

Fill in this information to identify the case:

Debtor 1	<u>David Fako</u>		
Debtor 2	<u>Kelley Fako</u>		
(Spouse, if filing)			
United States Bankruptcy Court for the:	<u>Western</u>	District of	<u>Pennsylvania</u>
			(State)
Case number	<u>20-70019-JAD</u>		

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Specialized Loan Servicing LLC

Last four digits of any number you use to identify the debtor's account: 8388

New total payment:
Principal, interest, and escrow, if any \$1,951.35

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$703.94 **New escrow payment:** \$726.78

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: % **New interest rate:** %

Current principal and interest payment \$ **New principal and interest payment:** \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change:

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1

David Fako
First Name Middle Name Last Name

Case Number (if known) 20-70019-JAD

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Matthew Tillma
Signature

Date 02/22/2022

Print: Matthew Tillma
First Name Middle Name Last Name

Title Authorized Agent for Specialized Loan Servicing
LLC

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425
Number Street
Dallas, Texas 75254
City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before February 25, 2022 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

David Fako
12 Harmony Drive
Indiana, PA 15701

Debtor *Via U.S. Mail*

Kelley Fako
12 Harmony Drive
Indiana, PA 15701

Debtors' Attorney

Lawrence W. Willis
Willis & Associates
201 Penn Center Blvd Suite 310
Pittsburgh, PA 15235

Chapter 13 Trustee

Ronda J. Winnecour
Suite 3250, USX Tower, 600 Grant Street
Pittsburgh, Pennsylvania 15219

Respectfully Submitted,

/s/ Matthew Tillma

Escrow Account Disclosure Statement	
Statement Date:	02/09/2022
Loan Number:	
Property:	12 HARMONY DR
Address:	INDIANA, PA 15701

DAVID ROCKY FAKO
KELLEY D FAKO
12 HARMONY DR
INDIANA PA 15701

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Projected Minimum Balance	\$1,164.94
Required Minimum Balance	\$1,051.70

Your mortgage is past due; therefore your escrow account will not have a surplus and any amounts reflected as a surplus are estimates based on a projection of all of your contractual mortgage payments being made and your mortgage being current. Because your loan is delinquent, you do not have an actual surplus and you will not receive a refund.

PART

1

Your Mortgage Payment

Payment Information

Payment Information	Payment on Prior Analysis	New Monthly Payment Effective 04/01/2022
PRIN & INTEREST	1224.57	1224.57
ESCROW PAYMENT	703.94	726.78
Total Payment:	\$1,928.51	\$1,951.35

Helpful Tips About Your Escrow Account

- Did you know that you can find lots of helpful information about your escrow account on our website? Go to www.sls.net to learn more.
- If you have questions about your property taxes, please feel free to give us a call at 1-866-801-1373.
- Did you know that you can easily upload a copy of your updated insurance policy, or see the details of the property insurance we currently have on file? Visit www.mycoverageinfo.com to learn more, or give us a call at 1-800-441-4145.
- If your property has been damaged, or if you have questions about the process for obtaining insurance claim check endorsement, please visit www.insuranceclaimcheck.com, or give us a call at 1-888-528-0454.

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Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					BEGINNING BAL	4814.78	3672.19
Apr 21	704.25 *	703.94	1488.64 *	1368.85	CITY TAX	4030.39	3007.28
Apr 21	0.00 *	0.00	200.93	200.93	PRIV MTG INS	3829.46	2806.35
May 21	0.00 *	703.94	200.93	200.93	PRIV MTG INS	3628.53	3309.36
Jun 21	0.00 *	703.94	200.93	200.93	PRIV MTG INS	3427.60	3812.37
Jul 21	2111.82 *	703.94	200.93	200.93	PRIV MTG INS	5338.49	4315.38
Aug 21	0.00 *	703.94	200.93 *	200.93	PRIV MTG INS	5137.56	4818.39
Aug 21	0.00 *	0.00	3812.65	3812.37	SCHOOL TAX	1324.91 LP	1006.02
Sep 21	1407.88 *	703.94	200.93	200.93	PRIV MTG INS	2531.86	1509.03
Oct 21	0.00 *	703.94	200.93	200.93	PRIV MTG INS	2330.93	2012.04
Nov 21	703.94	703.94	200.93	200.93	PRIV MTG INS	2833.94	2515.05
Dec 21	0.00 *	703.94	200.93	200.93	PRIV MTG INS	2633.01	3018.06
Jan 22	0.00 *	703.94	1009.00 *	0.00	HOMEOWNERS INS	1624.01	3722.00
Jan 22	0.00 *	0.00	200.93	200.93	PRIV MTG INS	1423.08	3521.07
Feb 22	703.94	703.94	0.00 E	855.00	HOMEOWNERS INS	2127.02 E	3370.01
Feb 22	0.00	0.00	200.93 E	200.93	PRIV MTG INS	1926.09 E	3169.08
Mar 22	0.00	703.94	0.00 E	200.93	PRIV MTG INS	1926.09 E	3672.09
Mar 22	0.00	0.00	200.93 E	0.00	PRIV MTG INS	1725.16 E	3672.09
TOTALS	5631.83	8447.28	8721.45	8447.38			

LEGEND:

IOE = Interest on the Escrow Balance
LP = Lowest Actual Monthly Balance

E = Estimated Payments
* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$8,447.38. Under federal law, your actual lowest monthly balance should not have exceeded \$1,407.89 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$1,324.91.

Estimated Escrow Payments Over the Next 12 Months

Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed in Your Account
			BEGINNING BAL	3836.98	3723.74
Apr 22	726.78	200.93	PRIV MTG INS	2874.19	2760.95
Apr 22	0.00	1381.06	CITY TAX	2874.19	2760.95
Apr 22	0.00	107.58	CITY TAX	2874.19	2760.95
May 22	726.78	200.93	PRIV MTG INS	3400.04	3286.80
Jun 22	726.78	200.93	PRIV MTG INS	3925.89	3812.65
Jul 22	726.78	200.93	PRIV MTG INS	4451.74	4338.50
Aug 22	726.78	200.93	PRIV MTG INS	1164.94	1051.70
Aug 22	0.00	3523.64	SCHOOL TAX	1164.94	1051.70
Aug 22	0.00	289.01	SCHOOL TAX	1164.94	1051.70
Sep 22	726.78	200.93	PRIV MTG INS	1690.79	1577.55
Oct 22	726.78	200.93	PRIV MTG INS	2216.64	2103.40
Nov 22	726.78	200.93	PRIV MTG INS	2742.49	2629.25
Dec 22	726.78	200.93	PRIV MTG INS	3268.34	3155.10
Jan 23	726.78	200.93	PRIV MTG INS	3794.19	3680.95
Feb 23	726.78	1009.00	HOMEOWNERS INS	3311.04	3197.80
Feb 23	0.00	200.93	PRIV MTG INS	3311.04	3197.80
Mar 23	726.78	200.93	PRIV MTG INS	3836.89	3723.65
TOTALS	8721.36	8721.45	ENDING BAL	3836.89	3723.65

Cushion selected by servicer: \$1,051.70

Escrow Account Disclosure Statement	
Statement Date:	02/09/2022
Loan Number:	
Property:	12 HARMONY DR
Address:	INDIANA, PA 15701

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$1,009.00
PRIV MTG INS	\$2,411.16
SCHOOL TAX	\$3,523.64
SCHOOL TAX	\$289.01
CITY TAX	\$1,381.06
CITY TAX	\$107.58
Total:	\$8,721.45
	+ 12 Months

New Monthly Escrow Payment: \$726.78

Your ending escrow balance from the last month of account history is \$3,836.98, your starting balance according to this analysis should be \$3,723.74. This means that as of the effective date of your payment, you would have had a surplus. **This projection assumes that your account is current although this is not the case. Since your account is not current, the projected surplus does not apply.**

PART

4

How You Can Reach Us With Questions

For statement questions, please contact
Customer Care: 1-800-315-4757
Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services
on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: www.sls.net/customers/videos

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.